

## Editor's Welcome

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Welcome to this first issue of 2024. As some of you may know, AAIM (the American Academy of Insurance Medicine) is making major changes to its *Journal of Insurance Medicine*. First, and probably foremost, all digital issues of the journal (from 2017) will now be available to anyone and everyone, without need for purchase or password. The Council of the American Academy of Insurance Medicine has allowed a two-year experiment in changing the journal from a subscription model (behind a paywall) to an open model (open access to all).

There are several reasons for this change. The life and disability insurance industry has undergone a remarkable consolidation over the past three decades – from 2,100 companies in the early 1990's to 737 companies as of 2021, with a proportional decrease in the number of medical directors of these companies. As these medical directors have been the source of most manuscript contributions to the *Journal of Insurance Medicine*, the number of submissions has decreased significantly, such that by 2023 only two, instead of the usual four, issues could be published by my predecessor, Dr. Ross MacKenzie, who has served brilliantly as Editor-in-Chief over the preceding two decades.

Since the Journal has changed to a digital format, our publisher has been able to track the

numbers (*but not the identities!*) of people who access each issue and which articles are read. These numbers have also steadily decreased, which the Council attributes to lack of knowledge of when each issue is published and with subscriber members having to remember yet another set of usernames and passwords. By changing to an open model, we hope to remove these constraints and have each new journal issue appear in anyone's email who wishes it. As all *Journal of Insurance Medicine* abstracts appear in PubMed, this will hopefully open readership beyond just members of AAIM but to medical directors of life and disability insurers worldwide, along with their underwriters and, hopefully, all academic physicians doing research with mortality and morbidity implications.

Another change will be our attempt to have all manuscript authors submit their articles through the publisher's PeerTrack portal. This should reliably move the article through review by the Journal's editors to peer reviewers and get the article back to the authors for their final review. Anyone committing the time and effort to submit his or her manuscript will desire reasonably prompt publication and a wider audience.

Finally, members of AAIM's Council have graciously agreed to becoming a slate of Associate Editors and Peer Reviewers, whose names

are included on the opening page of each new issue. I would never have had the courage to undertake editorship of the Journal without the backing of my Deputy Editor Michael Moore MD and these Council members.

I would respectfully invite any criticisms, suggestions, and feedback to:

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Editor-in-Chief, *Journal of Insurance Medicine*